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<b>TRANSMITTAL FORM</b> <i>(to be used for all correspondence after initial filing)</i>	Application Number	10/041,946	
	Filing Date	01/07/2002	
	First Named Inventor	James H. Wolfston, Jr.	
	Group Art Unit	2166	
	Examiner Name	Not Assigned	
Total Number of Pages in This Submission	3+	Attorney Docket Number	C064

ENCLOSURES (check all that apply)		
<input type="checkbox"/> Fee Transmittal Form <input type="checkbox"/> Fee Attached <input type="checkbox"/> Amendment / Reply <input type="checkbox"/> After Final <input type="checkbox"/> Affidavits/declaration(s) <input type="checkbox"/> Extension of Time Request <input type="checkbox"/> Express Abandonment Request <input checked="" type="checkbox"/> Information Disclosure Statement <input type="checkbox"/> Certified Copy of Priority Document(s) <input type="checkbox"/> Response to Missing Parts/Incomplete Application <input type="checkbox"/> Response to Missing Parts under 37 CFR 1.52 or 1.53	<input type="checkbox"/> Assignment Papers (for an Application) <input type="checkbox"/> Drawing(s) <input type="checkbox"/> Licensing-related Papers <input type="checkbox"/> Petition <input type="checkbox"/> Petition to Convert to a Provisional Application <input type="checkbox"/> Power of Attorney, Revocation Change of Correspondence Address <input type="checkbox"/> Terminal Disclaimer <input type="checkbox"/> Request for Refund <input type="checkbox"/> CD, Number of CD(s) _____	<input type="checkbox"/> After Allowance Communication to Group <input type="checkbox"/> Appeal Communication to Board of Appeals and Interferences <input type="checkbox"/> Appeal Communication to Group (Appeal Notice, Brief, Reply Brief) <input type="checkbox"/> Proprietary Information <input type="checkbox"/> Status Letter <input checked="" type="checkbox"/> Other Enclosure(s) (please identify below): 3 References
Remarks		

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Firm or Individual name	Michael O. Scheinberg
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Date	04/08/2003

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			April 8, 2003
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Attorney Docket No.: C064

THE UNITED STATES PATENT AND TRADEMARK OFFICE

**SERIAL NO.:** 10/041,946 **ART UNIT:**  
**APPLICANT:** James H. Wolfston, Jr. **EXAMINER:** Not Yet Assigned  
**FILING DATE:** January 7, 2002  
**TITLE:** "Coordination of Independent Billing and Liquidity Providers to Facilitate Electronic Payments"

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**INFORMATION DISCLOSURE STATEMENT**

Assistant Commissioner for Patents  
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Pursuant to the guidelines for Information Disclosure Statements, 37 C.F.R. §§ 1.97-1.98, attached hereto is PTO Form 1449 (one sheet) with references listed for consideration by the Office.

In accordance with 37 C.F.R. § 1.98(a), copies of the listed written references are being provided.

In accordance with 37 C.F.R. §§ 1.97(g)-(h), the filing of this Information Disclosure Statement shall not be construed as a representation that a search has been made or an admission that the information cited in the statement is, or is considered to be, material to patentability as defined in 37 C.F.R. § 1.56(b).

This Information Disclosure Statement is being filed before the mailing of a first Office action on the merits.

Respectfully submitted,

Date: 4/8/03

By: Michael O. Scheinberg  
Michael O. Scheinberg  
Patent Reg. 36,919  
P.O. Box 164140  
Austin, Texas 78716-4140  
Telephone: (512) 328-9510  
Facsimile: (512) 306-1963

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By: Margarita Escalona  
Margarita Escalona